

EXHIBIT B

SMC Consulting, Inc.

File No. 18-00126

APPRAISAL OF



LOCATED AT:

20 Koenig Drive
Oyster Bay Cove, NY 11771

CLIENT:

Lori Cohen and Brian Cohen
20 Koenig Drive
Oyster Bay Cove, NY 11771

AS OF:

September 2, 2018

BY:

Sundeep Chawla
NYS Certified Residential Real Estate Appraiser

Thank You

SMC Consulting, Inc.

File No. 18-00126

09/05/2018

Lori Cohen and Brian Cohen
20 Koenig Drive
Oyster Bay Cove, NY 11771

File Number: 18-00126

In accordance with your request, I have appraised the real property at:

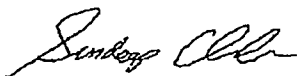
20 Koenig Drive
Oyster Bay Cove, NY 11771

The purpose of this appraisal is to develop an opinion of the defined value of the subject property, as improved.
The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the defined value of the property as of September 2, 2018 is:

\$1,050,000
One Million Fifty Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions,
final opinion of value, descriptive photographs, assignment conditions and appropriate certifications.



Sundeep Chawla
NYS Certified Residential Real Estate Appraiser

Thank You

Summary Residential Appraisal Report

File No. 18-00126

PURPOSE	The purpose of this appraisal report is to provide the client with a credible opinion of the defined value of the subject property, given the intended use of the appraisal.																																																																																																																																									
	Client Name/Intended User Lori Cohen and Brian Cohen					E-mail LRC2626@aol.com																																																																																																																																				
	Client Address 20 Koenig Drive		City Oyster Bay Cove		State NY		Zip 11771																																																																																																																																			
SUBJECT	Additional Intended User(s) N/A																																																																																																																																									
	Intended Use This appraisal is being done for valuation purposes only.																																																																																																																																									
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SALES HISTORY	Owner of Public Record Brian and Lori Cohen																																																																																																																																									
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	Legal Description Section: 27 Block: G Lot: 1603 Lot Group: 1603A, 1603B																																																																																																																																									
NEIGHBORHOOD	Assessor's Parcel # 27 G 1603A		Tax Year 2018		R.E. Taxes \$ 30,492																																																																																																																																					
	Neighborhood Name Oyster Bay Cove		Map Reference Hag: 11,K-17		Census Tract 5182.01																																																																																																																																					
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IMPROVEMENTS	My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.																																																																																																																																									
	Prior Sale/Transfer: Date N/A		Price N/A		Source(s) Geo Data and MLS																																																																																																																																					
	Analysis of prior sale or transfer history of the subject property (and comparable sales, if applicable) N/A																																																																																																																																									
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Market Conditions (including support for the above conclusions) Values currently measure stable in the subject's market area over the past 12 months ±. There is still a strong demand for properties in the area, & financing is still available at favorable rates & terms. Estimated marketing time for competitively priced homes in the subject market area is 3 to 6 months w/most being between 3 to 5 months.																																																																																																																																										
DIMENSIONS	Dimensions Unknown (Subject to Survey) Area 2.32 Acre +/- Shape Irregular View N;Res;																																																																																																																																									
	Specific Zoning Classification Unknown Zoning Description Single Family Residence																																																																																																																																									
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UTILITIES	Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.																																																																																																																																									
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Average bathrooms throughout. Thermalpane windows. One wood burning fireplace. Finished basement with rec rooms, media room, two sleeping areas, cedar closet, one full bath and one half bath. I/G gunite pool. Six skylights.</td> </tr> <tr> <td colspan="8">Comments on the Improvements The subject property is a detached ranch style home in average(minus) condition overall with average kitchen and bathrooms. The subject property has some visible deferred maintenance. The subject's roof is in need of replacement, the rear deck needs to be repaired or replaced due to missing flooring and hand railings. The basement flooring was unfinished at the time of inspection due to a leak. The leak has been repaired, however, the flooring has not been replaced. In addition, the entire home is in need of updating throughout. See attached pictures reflecting deferred maintenance. The subject property consists of four bedrooms, an eat in kitchen, a dining are, a living room, a family room, a finished basement with a full bath and a half bath below grade, three full baths above grade and one half bath above grade. No external obsolescence noted at time of inspection. 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20 Koenig Drive	7 Palatine Court	250 Foxhunt Crescent		135 Foxhunt Crescent			
Address Oyster Bay Cove, NY 11771	Oyster Bay Cove, NY 11791	Syosset, NY 11791		Syosset, NY 11791			
Proximity to Subject	0.55 miles SE	0.94 miles SE		1.12 miles SE			
Sale Price	\$ 1,150,000	\$ 1,050,000		\$ 1,120,000			
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 343.90 sq. ft.		\$ 319.54 sq. ft.		\$ 244.59 sq. ft.	
Data Source(s)	MLS #2910743/DOM 258	MLS #2954165/DOM 72		MLS #2865446/DOM 162			
Verification Source(s)	Geo Data/Closed	Geo Data/Closed					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(c) \$ Adjustment	DESCRIPTION	+(c) \$ Adjustment	DESCRIPTION	+(c) \$ Adjustment
Sale or Financing Concessions	None Noted	None Noted		None Noted		None Noted	
Date of Sale/Time	12/28/2017	N/A		11/02/2017		06/19/2017	
Location	Residential	Residential		Residential		Residential	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	2.32 Acre +/-	2.00 Acre +/-		2.40 Acre +/-		2.06 Acre +/-	
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	Ranch	Ranch		Ranch		Ranch	
Quality of Construction	Frame	Frame		Frame		Frame	
Actual Age	46 Yrs +/-	42 Yrs +/-		43 Yrs +/-		44 Yrs +/-	
Condition	Average(Minus)	Good 10%		Average 5%		Average(Minus)	
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count	7 4 3.1	9 5 3.1		9 4 3.0		8 4 3.1	
Gross Living Area	150 3,209 sq. ft.	3344 +/- sq. ft.		3286 +/- sq. ft.		4579 +/- sq. ft.	
Basement & Finished	Full Basement	Full Basement		Full Basement		Full Basement	
Rooms Below Grade	Finished w/1.5 Bath	Finished/None		Unfinished		Unfinished	
Functional Utility	1 Family/Good	1 Family/Good		1 Family/Good		1 Family/Good	
Heating/Cooling	Adequate	Adequate		Adequate		Adequate	
Energy Efficient Items	Thermal wds	Thermal wds		Thermal wds		Thermal wds	
Garage/Carport	2 Car Garage	2 Car Garage		2 Car Garage		2 Car Garage	
Porch/Patio/Deck	Deck	Similar		Similar		Similar	
Fireplace	1 Fireplace	1 Fireplace		1 Fireplace		1 Fireplace	
Other	I/G Pool	I/G Pool		I/G Pool		None	
School District	Syosset	Syosset		Syosset		Syosset	
Net Adjustment (Total)		\$ 88,250		\$ 22,050		\$ 89,500	
Adjusted Sale Price of Comparables		Net Adj. -7.7% Gross Adj. 15.8% \$ 1,061,750		Net Adj. -2.1% Gross Adj. 11.6% \$ 1,027,950		Net Adj. -8.0% Gross Adj. 28.7% \$ 1,030,500	

Summary of Sales Comparison Approach See Attached Addendum.

COST APPROACH TO VALUE

Site Value Comments The Sales Comparison analysis is the most reliable method to derive an opinion of site value because it is a direct application of the interactions of buyers and sellers. Site value opinions are based on the extraction method. The site value opinion considers both size and utility. Site values in excess of 30% are common and do not adversely affect marketability.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE..... = \$ 450,000
Source of cost data Marshall Swift/Local Builders	Dwelling 3,209 Sq. Ft. @ \$ 200.00..... = \$ 641,800
Quality rating from cost service Average Effective date of cost data Current	Bsmr: 2857 Sq. Ft. Sq. Ft. @ \$ 100.00..... = \$ 285,700
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Extras..... = \$ 150,000
See Attached Addendum.	Garage/Carport 506 Sq. Ft. @ \$ 75.00..... = \$ 37,950
	Total Estimate of Cost-New..... = \$ 1,115,450
	Less 50 Physical Functional External
	Depreciation 50% 0% 0% = \$ (557,725)
	Depreciated Cost of Improvements..... = \$ 557,725
	"As-is" Value of Site Improvements..... = \$ 50,000
	INDICATED VALUE BY COST APPROACH..... = \$ 1,057,700

INCOME APPROACH TO VALUE

Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier 0 = \$ 0 Indicated Value by Income Approach
Summary of Income Approach (Including support for market rent and GRM) 0

Indicated Value by: Sales Comparison Approach \$ 1,050,000 Cost Approach (If developed) \$ 1,057,700 Income Approach (If developed) \$ 0
See Attached Addendum....

This appraisal is made ☒ "as is," ☐ subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed,
☐ subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed ☐ subject to the following:
See Attached Addendum.

Based on the scope of work, assumptions, limiting conditions and appraiser's certification, my (our) opinion of the defined value of the real property that is the subject of this report is \$ 1,050,000 as of 09/02/2018, which is the effective date of this appraisal.



Summary Residential Appraisal Report

File No. 18-00126

Scope of Work, Assumptions and Limiting Conditions

Scope of work is defined in the Uniform Standards of Professional Appraisal Practice as "the type and extent of research and analyses in an assignment." In short, scope of work is simply what the appraiser did and did not do during the course of the assignment. It includes, but is not limited to: the extent to which the property is identified and inspected, the type and extent of data researched, the type and extent of analyses applied to arrive at opinions or conclusions.

The scope of this appraisal and ensuing discussion in this report are specific to the needs of the client, other identified intended users and to the intended use of the report. This report was prepared for the sole and exclusive use of the client and other identified intended users for the identified intended use and its use by any other parties is prohibited. The appraiser is not responsible for unauthorized use of the report.

The appraiser's certification appearing in this appraisal report is subject to the following conditions and to such other specific conditions as are set forth by the appraiser in the report. All extraordinary assumptions and hypothetical conditions are stated in the report and might have affected the assignment results.

1. The appraiser assumes no responsibility for matters of a legal nature affecting the property appraised or title thereto, nor does the appraiser render any opinion as to the title, which is assumed to be good and marketable. The property is appraised as though under responsible ownership.
 2. Any sketch in this report may show approximate dimensions and is included only to assist the reader in visualizing the property. The appraiser has made no survey of the property.
 3. The appraiser is not required to give testimony or appear in court because of having made the appraisal with reference to the property in question, unless arrangements have been previously made thereto.
 4. Neither all, nor any part of the content of this report, copy or other media thereof (including conclusions as to the property value, the identity of the appraiser, professional designations, or the firm with which the appraiser is connected), shall be used for any purposes by anyone but the client and other intended users as identified in this report, nor shall it be conveyed by anyone to the public through advertising, public relations, news, sales, or other media, without the written consent of the appraiser.
 5. The appraiser will not disclose the contents of this appraisal report unless required by applicable law or as specified in the Uniform Standards of Professional Appraisal Practice.
 6. Information, estimates, and opinions furnished to the appraiser, and contained in the report, were obtained from sources considered reliable and believed to be true and correct. However, no responsibility for accuracy of such items furnished to the appraiser is assumed by the appraiser.
 7. The appraiser assumes that there are no hidden or unapparent conditions of the property, subsoil, or structures, which would render it more or less valuable. The appraiser assumes no responsibility for such conditions, or for engineering or testing, which might be required to discover such factors. This appraisal is not an environmental assessment of the property and should not be considered as such.
 8. The appraiser specializes in the valuation of real property and is not a home inspector, building contractor, structural engineer, or similar expert, unless otherwise noted. The appraiser did not conduct the intensive type of field observations of the kind intended to seek and discover property defects. The viewing of the property and any improvements is for purposes of developing an opinion of the defined value of the property, given the intended use of this assignment. Statements regarding condition are based on surface observations only. The appraiser claims no special expertise regarding issues including, but not limited to: foundation settlement, basement moisture problems, wood destroying (or other) insects, pest infestation, radon gas, lead based paint, mold or environmental issues. Unless otherwise indicated, mechanical systems were not activated or tested.
- This appraisal report should not be used to disclose the condition of the property as it relates to the presence/absence of defects. The client is invited and encouraged to employ qualified experts to inspect and address areas of concern. If negative conditions are discovered, the opinion of value may be affected.
- Unless otherwise noted, the appraiser assumes the components that constitute the subject property improvement(s) are fundamentally sound and in working order.
- Any viewing of the property by the appraiser was limited to readily observable areas. Unless otherwise noted, attics and crawl space areas were not accessed. The appraiser did not move furniture, floor coverings or other items that may restrict the viewing of the property.
9. Appraisals involving hypothetical conditions related to completion of new construction, repairs or alteration are based on the assumption that such completion, alteration or repairs will be competently performed.
 10. Unless the intended use of this appraisal specifically includes issues of property insurance coverage, this appraisal should not be used for such purposes. Reproduction or replacement cost figures used in the cost approach are for valuation purposes only, given the intended use of the assignment. The definition of value used in this assignment is unlikely to be consistent with the definition of insurable value for property insurance coverage/use.
 11. The ACI General Purpose Appraisal Report (GPAPTM) is not intended for use in transactions that require a Fannie Mae 1004/Freddie Mac 70 form, also known as the Uniform Residential Appraisal Report (URAR).

Additional Comments Related To Scope Of Work, Assumptions and Limiting Conditions

Summary Residential Appraisal Report

File No. 18-00126

Appraiser's Certification

The appraiser(s) certifies that, to the best of the appraiser's knowledge and belief:

1. The statements of fact contained in this report are true and correct.
2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are the appraiser's personal, impartial, and unbiased professional analyses, opinions, and conclusions.
3. Unless otherwise stated, the appraiser has no present or prospective interest in the property that is the subject of this report and has no personal interest with respect to the parties involved.
4. The appraiser has no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
5. The appraiser's engagement in this assignment was not contingent upon developing or reporting predetermined results.
6. The appraiser's compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
7. The appraiser's analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
8. Unless otherwise noted, the appraiser has made a personal inspection of the property that is the subject of this report.
9. Unless noted below, no one provided significant real property appraisal assistance to the appraiser signing this certification. Significant real property appraisal assistance provided by:

Additional Certifications:

See Addendum...

Definition of Value: ☒ Market Value ☐ Other Value: _____Source of Definition: Uniform standards of professional appraisal practice.

Market Value: A type of value, stated as an opinion, that presumes the transfer of a property (i.e., A right of ownership or a bundle of such rights) as of a certain date. The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently, and knowledgeably, and assuming the price is not affected by undue stimulus.

ADDRESS OF THE PROPERTY APPRAISED:20 Koenig DriveOyster Bay Cove, NY 11771**EFFECTIVE DATE OF THE APPRAISAL:** 09/02/2018**APPRAISED VALUE OF THE SUBJECT PROPERTY \$** 1,050,000**APPRAISER**Signature: *Sundeep Chawla*Name: Sundeep ChawlaState Certification # 45000044731

or License # _____

or Other (describe): _____ State #: _____

State: NYExpiration Date of Certification or License: 12/05/2018Date of Signature and Report: 09/05/2018Date of Property Viewing: 09/02/2018

Degree of property viewing:

☒ Interior and Exterior ☐ Exterior Only ☐ Did not personally view**SUPERVISORY APPRAISER**

Signature: _____

Name: _____

State Certification # _____

or License # _____

State: _____

Expiration Date of Certification or License: _____

Date of Signature: _____

Date of Property Viewing: _____

Degree of property viewing:

☐ Interior and Exterior ☐ Exterior Only ☐ Did not personally view

ADDENDUM

Client: Lori Cohen and Brian Cohen	File No.: 18-00126
Property Address: 20 Koenig Drive	Case No.:
City: Oyster Bay Cove	State: NY Zip: 11771

Additional Certifications:

26. I performed the appraisal as a complete summary report unless otherwise stated in the reconciliation statement. The departure rule does not apply.

27. All statements of fact in this appraisal report are true and correct.

28. I stated in this appraisal report only my own impartial analysis, opinions and conclusions which are subject to the assumptions and limiting conditions in this appraisal report.

29. I have no bias with respect to the property that is the subject of this report.

30. The reported analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the requirements of the Uniform Standards of Professional Appraisal Practice (USPAP).

31. I have met the appraisal continuing education requirements mandated by the state and, if applicable, the appraisal organization of which I am a member.

Additional Scope of Work Comments:

1. The Intended User of this appraisal report is the Client. The Intended Use is to evaluate the property that is the subject of this appraisal for valuation purposes only, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

2. A borrower or third party may receive a copy of the appraisal, however, it does not mean that the borrower or third party is an intended user.

3. I am not a qualified engineer or home inspector and this report is not a home inspection. I have only performed a visual inspection of the accessible areas and the appraisal cannot be relied upon to disclose conditions and/or defects in the property.

Comments on Sales Comparison

Location: Sale four was adjusted 5% to reflect it's inferior location in close proximity to a busy road.

Condition: The subject property is in average(minus) condition overall with average kitchen and bathrooms with some visible deferred maintenance. Sale one was adjusted a negative 10% to reflect it's superior good condition. Sales two and four were adjusted a negative 5% to reflect their slightly superior average condition overall. Sale five was adjusted a negative 20% to reflect it's superior very good condition with modern kitchen and bathrooms. **Note:** The subject property's deferred maintenance of the roof and deck was incorporated in the subject's average(minus) condition.

Site: Site was adjusted \$100,000 per excess acre +/-.

Additional Adjustments: The appraiser adjusted \$150 per Sq.Ft. to reflect differences in above grade GLA for homes 100 Sq. Ft. larger or smaller than the subject. The appraiser adjusted \$20,000 per full bath above grade, \$10,000 per half bath above grade, \$10,000 per fireplace, \$50,000 for in-ground pool versus none, \$50,000 for tennis court versus none and \$25,000 for unfinished basement versus finished with an additional \$10,000 per full bath below grade.

Estimate of Value: The appraiser applied a mid-range indicator to the closed sales utilized. The sales and listing utilized were the best available at the time of inspection and after adjustment they are considered good indicators of market value.

Cost Approach Comments

Physical depreciation is calculated using the effective age/total economic life method. Estimated remaining economic life (based on 60 years) is 20-25 years.

No items of functional or external obsolescence noted.

Residential construction costs in Nassau County are much higher than those indicated in the Residential Cost Handbook, published by Marshall & Swift. The source of the cost estimates is our experience and knowledge concerning actual costs to construct new housing in Nassau County ranging in quality from from average to excellent.

Replacement costs used in the Cost Approach are used for valuation purposes only. No one, client or third party, should rely on these figures for insurance purposes. The definition of 'market value' on page four of this appraisal report is not consistent with 'insurable value'.

Final Reconciliation

I certify, as the appraiser, that I have completed all aspects of this valuation, including reconciling my opinion of value, free of influence from the client, client's representatives, borrower, or any other party to the transaction.

I have no current or prospective interest in the subject property or the parties involved; and no services were performed by the appraiser within the 3 year period immediately preceding acceptance of this assignment, as an appraiser or in any capacity.

The quality and quantity of data available was reconciled and analyzed within the approach(es) considered. The sales comparison approach best reflects the interaction of buyers and sellers in this real estate market. The cost approach, although completed per the lenders request, has little weight because of the difficulty of accurately estimating site value, "as-is" value of the site improvements and accrued depreciation. The income approach is not applicable because sales of properties that were rented at the time of sale are insufficient to derive a gross rent multiplier.

This appraisal was completed in conformance with Title XI of the Federal Financial Institution Reform, Recovery and Enforcement Act of 1989 (FIRREA) and the Uniform Standards of Professional Practice (USPAP) adopted by the Appraisal Standards Board of the Appraisal Foundation. The market definition utilized in this report is developed by FIRREA and is the same as indicated on page 4 of this appraisal report.

ADDENDUM

Client: Lori Cohen and Brian Cohen		File No.: 18-00126
Property Address: 20 Koenig Drive		Case No.:
City: Oyster Bay Cove	State: NY	Zip: 11771

A reasonable exposure time for the subject at the estimated appraised value is three to six months (+/-) which is consistent with the market in general in this price range.

Digital Signature

This report has been electronically prepared and transmitted to the client in compliance with the USPAP guidelines which includes verification of the complete file transfer and delivery. Digitally protected signature(s) have been used in this report and adequate security measures are in place to protect the data transmitted by the appraiser.

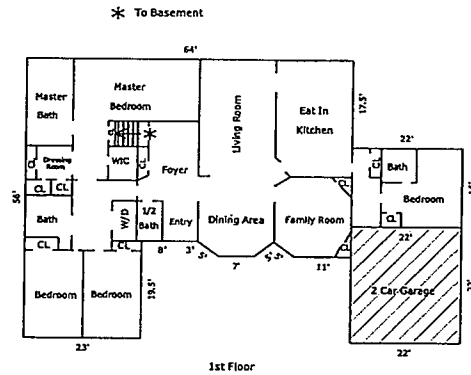
The use of digital signatures are commonly used and are accepted by Fannie Mae, Freddie Mac and HUD.

Conditions of Appraisal

Appraisal is being done on a "as-is" basis and is for valuation purposes only. The appraisal is being prepared for Lori Cohen and Brian Cohen, their successors and their assignees.

FLOORPLAN SKETCH

Client: Lori Cohen and Brian Cohen	File No.: 18-00126
Property Address: 20 Koenig Drive	Case No.:
City: Oyster Bay Cove	State: NY Zip: 11771



Sketch by Apex Sketch vs Standard™

Comments:

AREA CALCULATIONS SUMMARY				LIVING AREA BREAKDOWN			
Code	Description	Net Size	Net Totals	Breakdown		Subtotals	
GLA1	First Floor	3208.50	3208.50	First Floor			
GAR	2 Car Garage	506.00	506.00	0.5 x	3.0 x	4.0	6.00
				0.5 x	3.0 x	4.0	6.00
				0.5 x	4.0 x	3.0	6.00
					7.0 x	3.0	21.00
					64.0 x	3.0	192.00
					11.0 x	3.0	33.00
					19.5 x	23.0	448.50
					17.5 x	64.0	1120.00
					16.0 x	86.0	1376.00
Net LIVABLE Area		(rounded)	3209	9 Items	(rounded)		3209

Thank You

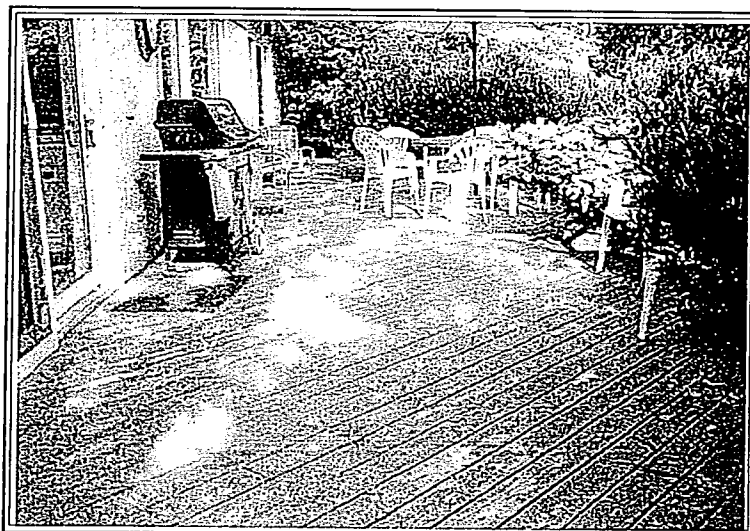
SUBJECT PROPERTY PHOTO ADDENDUM

Client: Lori Cohen and Brian Cohen	File No.: 18-00126
Property Address: 20 Koenig Drive	Case No.:
City: Oyster Bay Cove	State: NY Zip: 11771

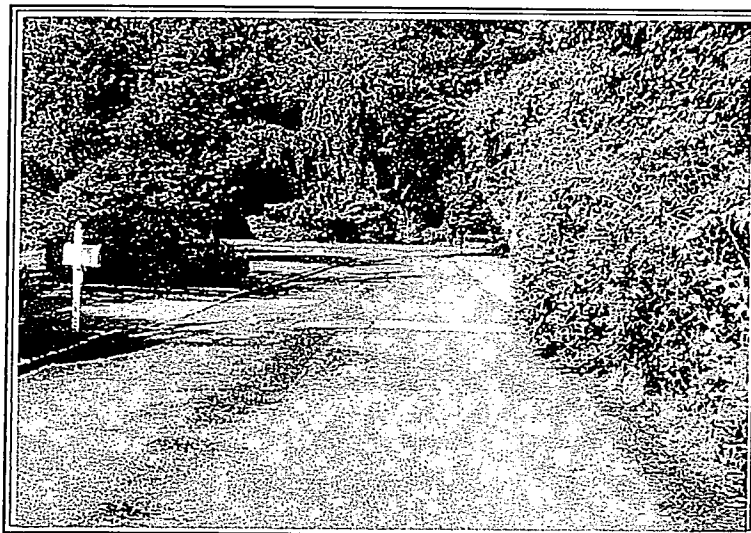


FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: September 2, 2018
Appraised Value: \$ 1,050,000



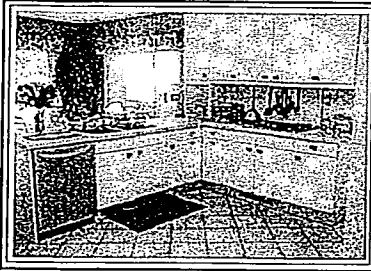
REAR VIEW OF
SUBJECT PROPERTY



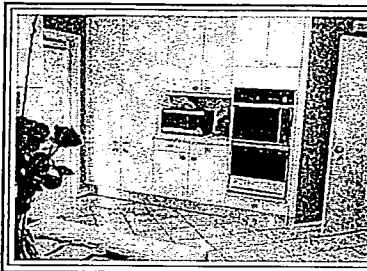
STREET SCENE

Subject Photo Addendum

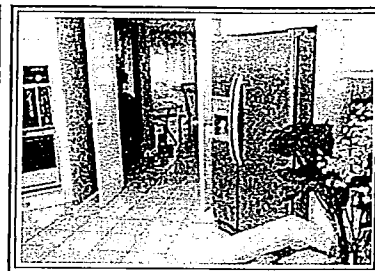
Client: Lori Cohen and Brian Cohen	File No.: 18-00126
Property Address: 20 Koenig Drive	Case No.:
City: Oyster Bay Cove	State: NY Zip: 11771



Kitchen



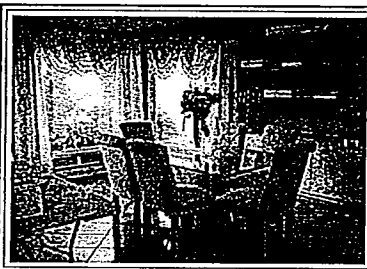
Kitchen



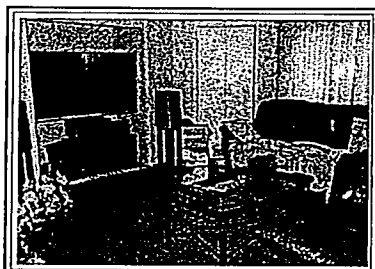
Kitchen



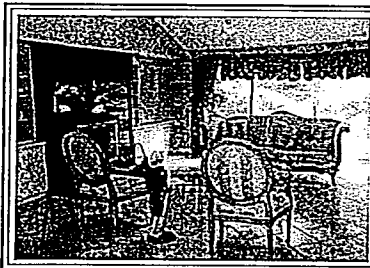
Eat in part of the kitchen.



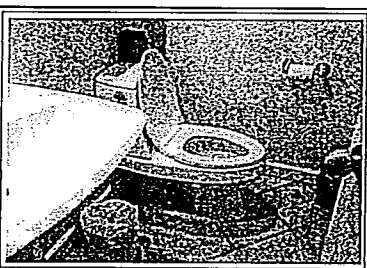
Dining Area



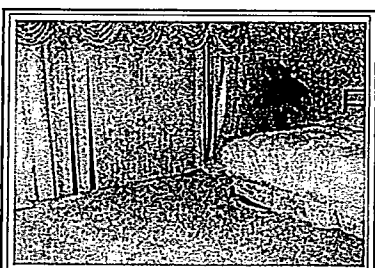
Family Room



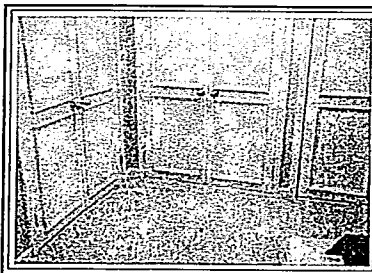
Living Room with fireplace.



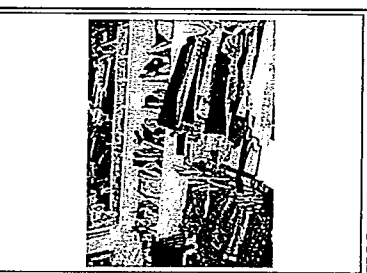
Half Bath



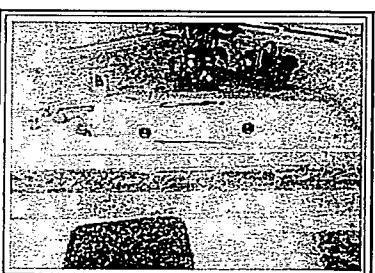
Master Bedroom



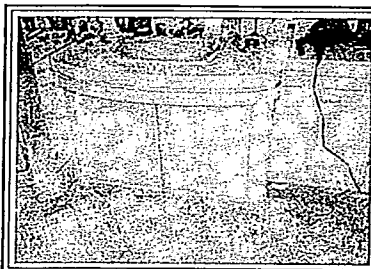
Master Bedroom Dressing Room



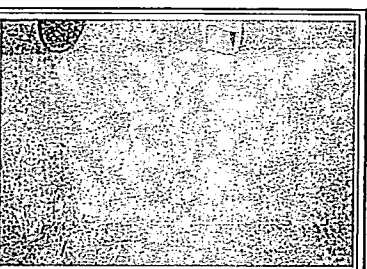
Master Bedroom Closet



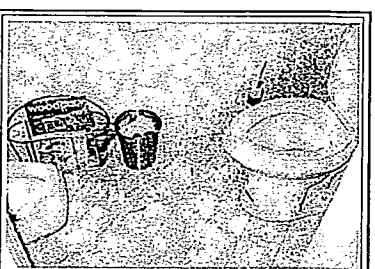
Master Bath



Master Bath



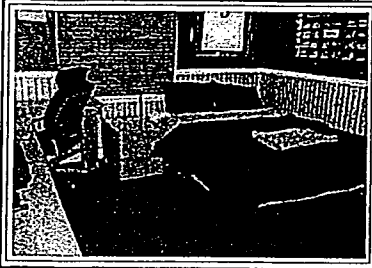
Master Bath



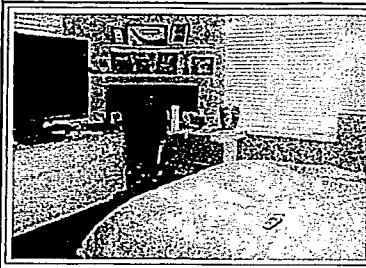
Master Bath

Subject Photo Addendum

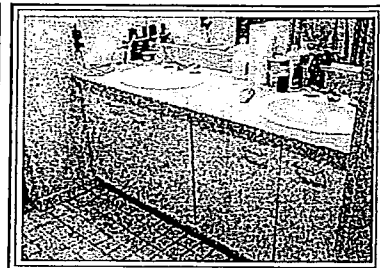
Client: Lori Cohen and Brian Cohen	File No.: 18-00126
Property Address: 20 Koenig Drive	Case No.:
City: Oyster Bay Cove	State: NY Zip: 11771



Bedroom



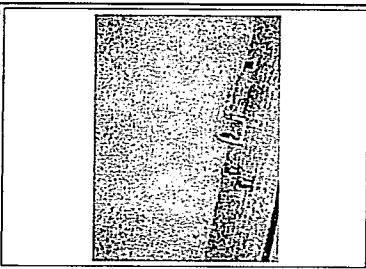
Bedroom



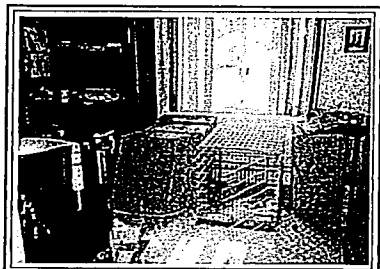
Full Bath



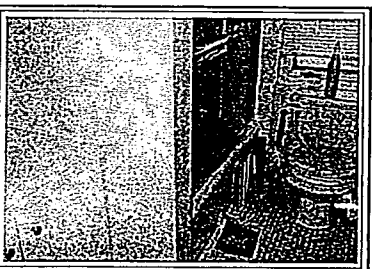
Full Bath



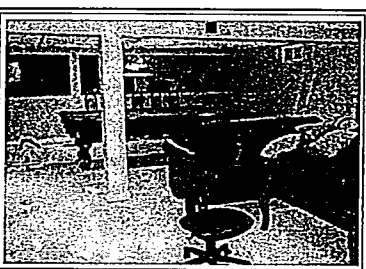
Full Bath



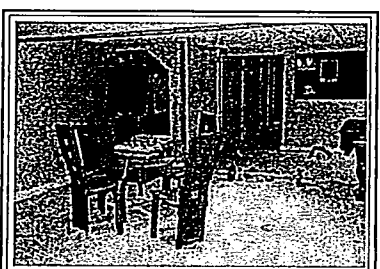
Bedroom / Maid's Room



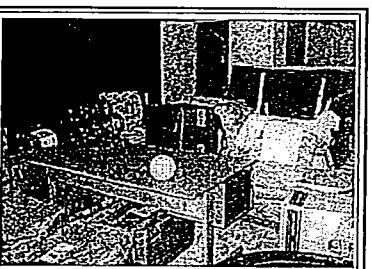
Full Bath



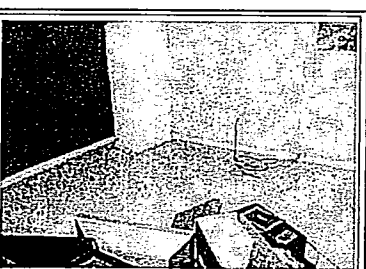
Finished Basement - Floors Unfinished
Rec Room



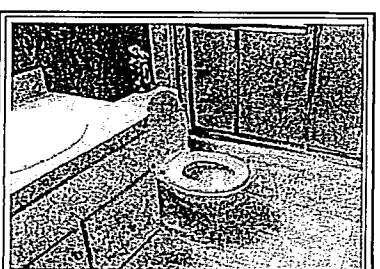
Finished Basement - Floors Unfinished
Rec Room



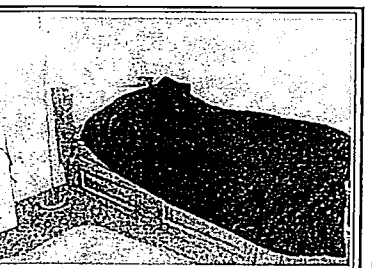
Finished Basement - Floors Unfinished
Rec Room



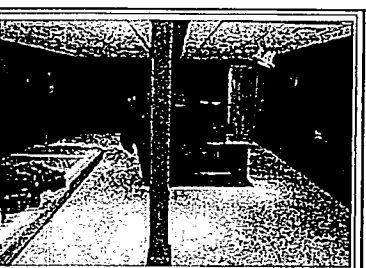
Finished Basement - Floors Unfinished
Sleeping Area



Finished Basement
Full Bath



Finished Basement
Sleeping Area



Finished Basement - Floors Unfinished
Rec Room



Finished Basement
Half Bath

Subject Photo Addendum

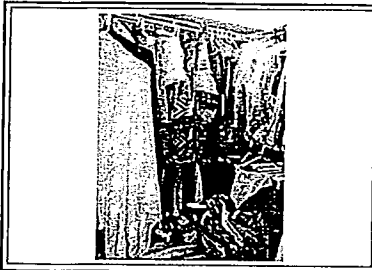
Client: Lori Cohen and Brian Cohen
 Property Address: 20 Koenig Drive
 City: Oyster Bay Cove

File No.: 18-00126

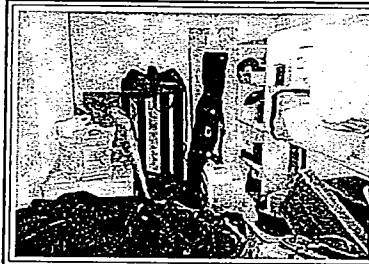
Case No.:

State: NY

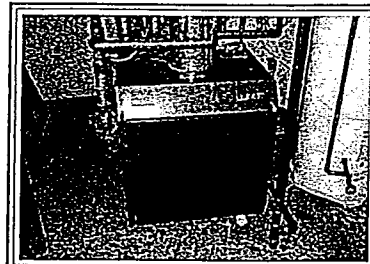
Zip: 11771



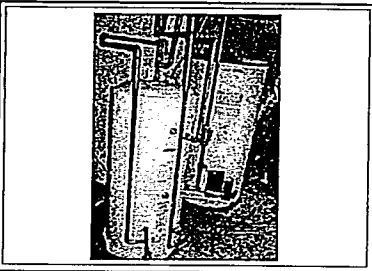
Finished Basement
Cedar Closet



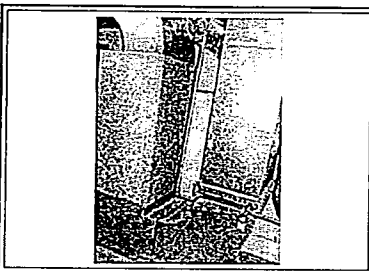
Finished Basement
Storage Area



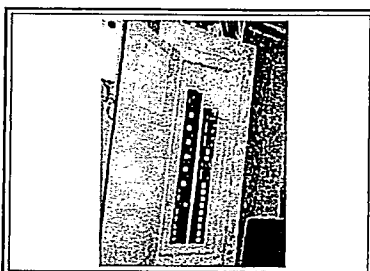
Basement
Gas Furnace



Basement
Hot Water heater



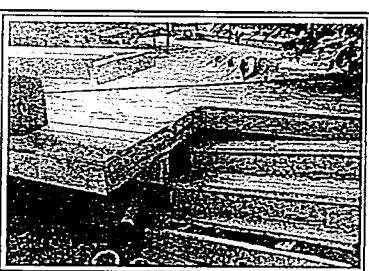
Basement
A/C Unit



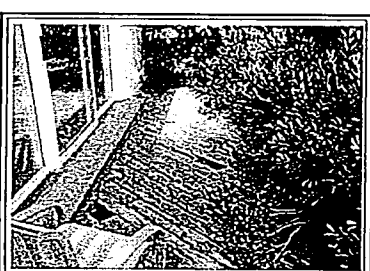
Basement
Circuit Breakers



Deck in need of repair.



Deck in need of repair.



Deck in need of repair.



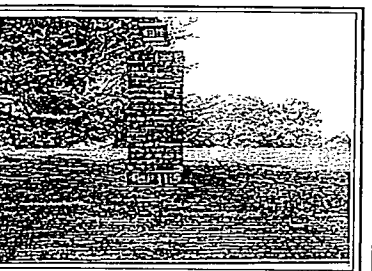
I/G Pool



Backyard



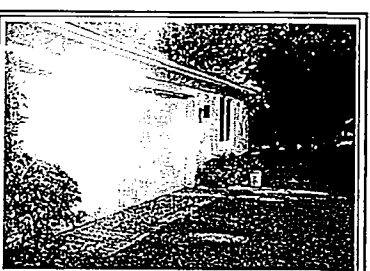
Backyard



Roof in need of repair or replacement.



Roof in need of repair or replacement.



Two car garage.

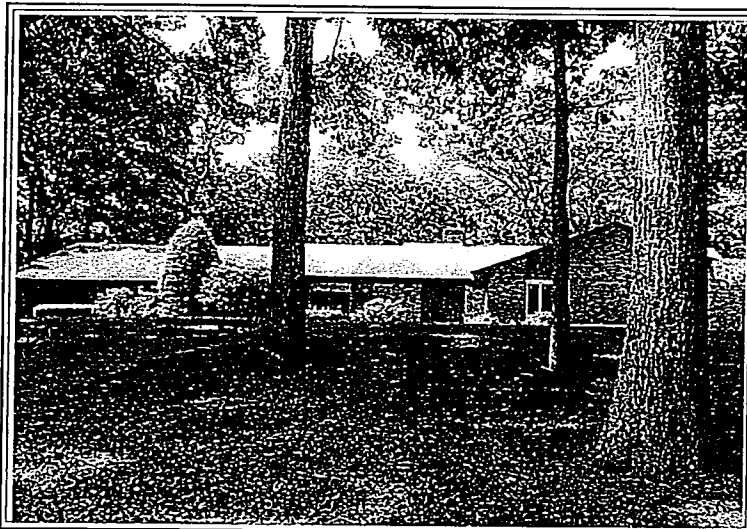
COMPARABLE PROPERTY PHOTO ADDENDUM

Client: Lori Cohen and Brian Cohen	File No.: 18-00126
Property Address: 20 Koenig Drive	Case No.:
City: Oyster Bay Cove	State: NY Zip: 11771



COMPARABLE SALE #1

7 Palatine Court
Oyster Bay Cove, NY 11791
Sale Date: 12/28/2017
Sale Price: \$ 1,150,000



COMPARABLE SALE #2

250 Foxhunt Crescent
Syosset, NY 11791
Sale Date: 11/02/2017
Sale Price: \$ 1,050,000

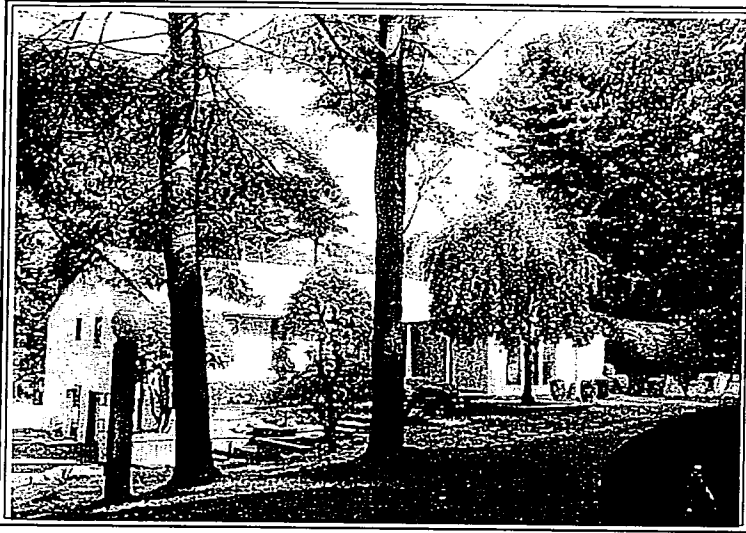


COMPARABLE SALE #3

135 Foxhunt Crescent
Syosset, NY 11791
Sale Date: 06/19/2017
Sale Price: \$ 1,120,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Client: Lori Cohen and Brian Cohen		File No.: 18-00126
Property Address: 20 Koenig Drive		Case No.:
City: Oyster Bay Cove	State: NY	Zip: 11771



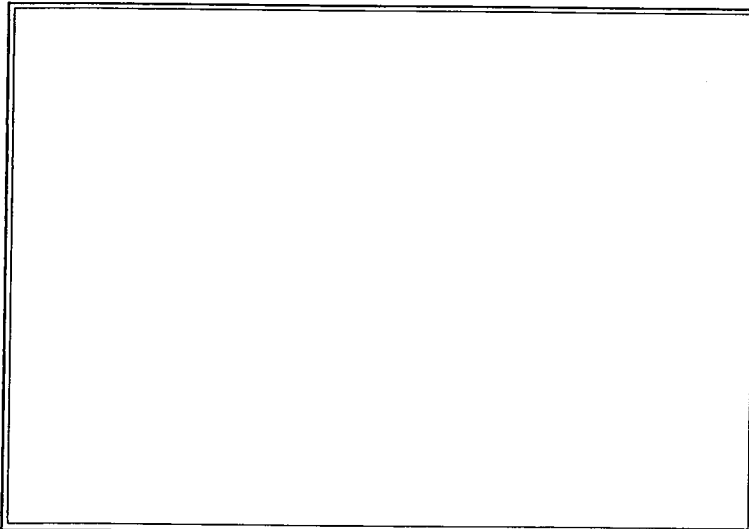
COMPARABLE SALE #4

486 Berry Hill Road
Syosset, NY 11791
Sale Date: 12/09/2016
Sale Price: \$ 878,000



COMPARABLE SALE #5

340 Foxhunt Crescent
Oyster Bay Cove, NY 11791
Sale Date: 05/23/2017
Sale Price: \$ 1,645,000



COMPARABLE SALE #6

Sale Date:
Sale Price: \$

LOCATION MAP

Client: Lori Cohen and Brian Cohen

File No.: 18-00126

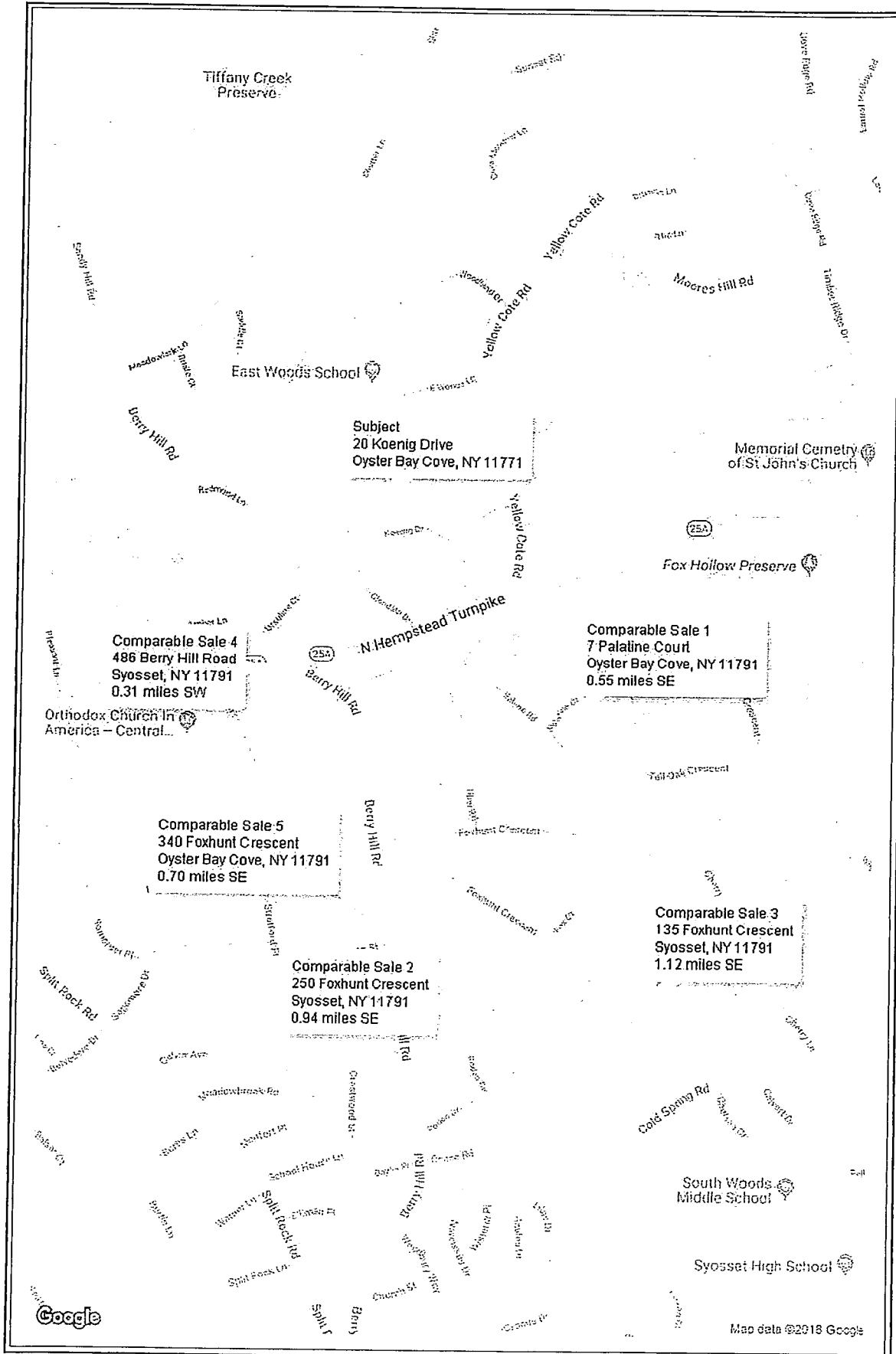
Property Address: 20 Koenig Drive

Case No.:

City: Oyster Bay Cove

State: NY

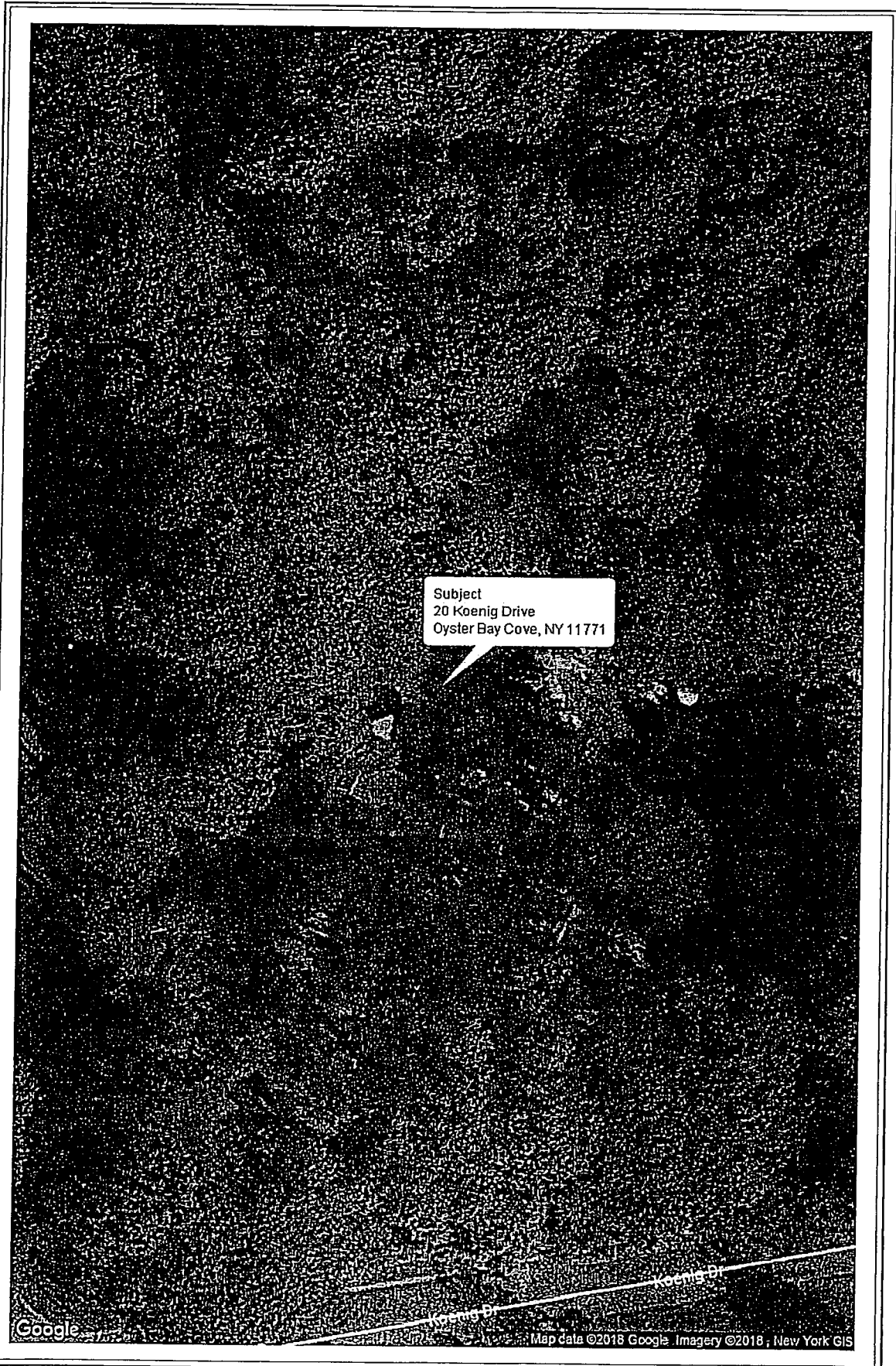
Zip: 11771



Thank You

AERIAL MAP

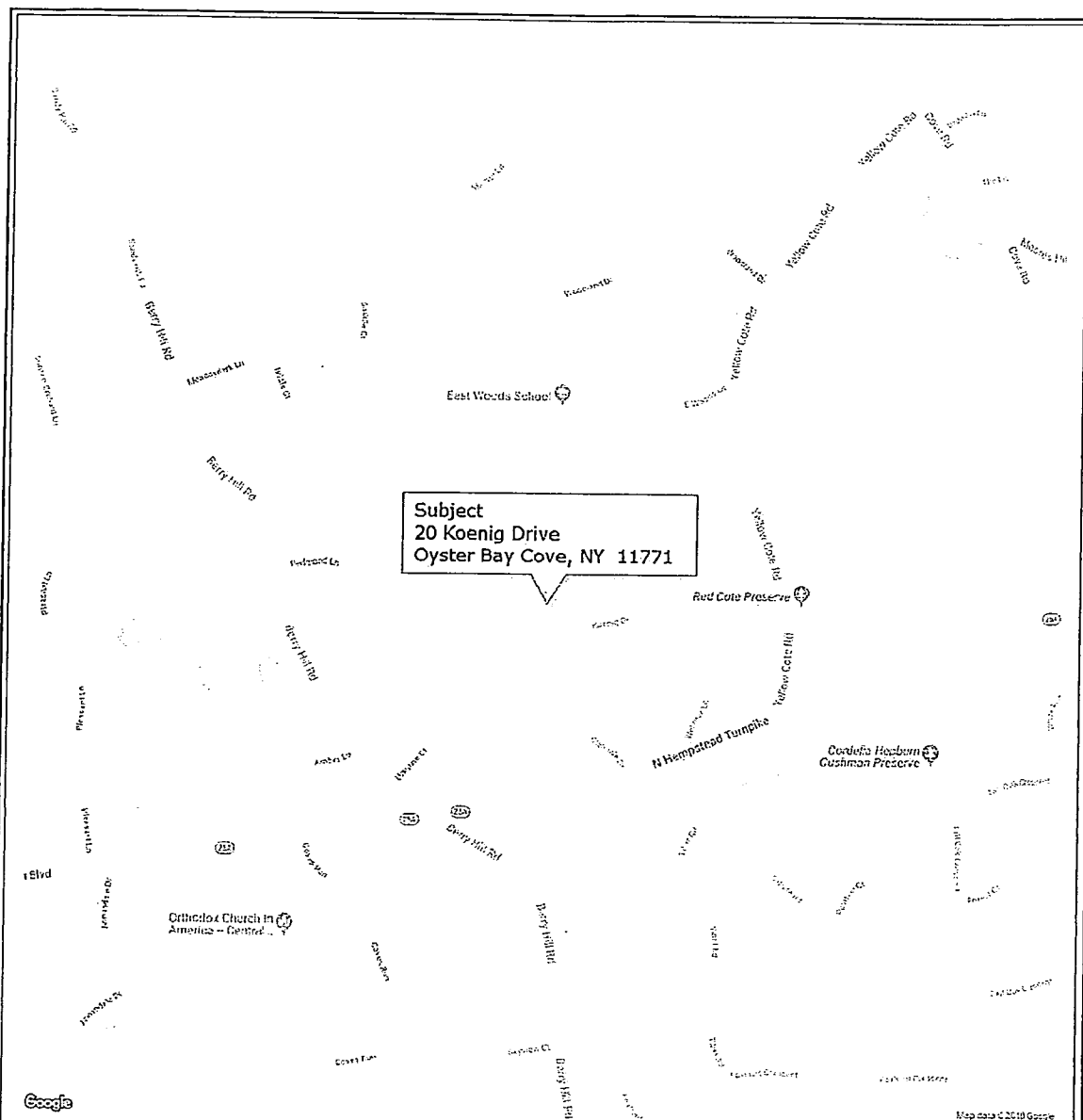
Client: Lori Cohen and Brian Cohen	File No.: 18-00126
Property Address: 20 Koenig Drive	Case No.:
City: Oyster Bay Cove	State: NY Zip: 11771



Thank You

FLOOD MAP





Client: Lori Cohen and Brian Cohen	File No.: 18-00126
Property Address: 20 Koenig Drive	Case No.:
City: Oyster Bay Cove	State: NY Zip: 11771



FLOOD INFORMATION

Community: Village of Oyster Bay Cove
 Property is NOT in a FEMA Special Flood Hazard Area
 Map Number: 36059C0132G
 Panel: 0132G
 Zone: X
 Map Date: 09-11-2009
 FIPS: 36059
 Source: FEMA DFIRM

LEGEND

 = FEMA Special Flood Hazard Area - High Risk
 = Moderate and Minimal Risk Areas
 Road View:
 = Forest
 = Water

Sky Flood™

No representation or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. View scaling factors differ between map layers and are separate from flood zone information as to location. No liability is accepted to any third party for any use or misuse of this flood map or its data.

Thank You

SMC Consulting, Inc.

File No. 18-00126

***** INVOICE *****

File Number: 18-00126

09/05/2018

Lori Cohen and Brian Cohen
20 Koenig Drive
Oyster Bay Cove, NY 11771

Invoice # : 18-00126
Order Date :
Reference/Case # :
PO Number :

GPAP Form Single Family Appraisal Report

20 Koenig Drive
Oyster Bay Cove, NY 11771

Appraisal services rendered.	\$	500.00
	\$	

Invoice Total	\$	500.00
State Sales Tax @ 0%	\$	0.00
Deposit	(\$	500.00)
Deposit	(\$	

Amount Due	\$	0.00

Terms: Paid In Full

Please Make Check Payable To:

SMC Consulting, Inc.
702 Carlisle Road
Jericho, NY 11753

Fed. I.D. #: 11-0362222

Phone 516-375-4409 Fax 516-676-6042 E-mail: smcconsulting1@aol.com
Thank You

Thank You